

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION

In re)	
)	
Terrance M Reece and)	
Leslie F Roher-Reece)	Case No. 11-51044
)	
Debtors.)	Chapter 13
_____)	
)	
Terrance M Reece and)	
Leslie F Roher-Reece)	
)	
v.)	
)	Adv. Pro. No. 11-05067
Servis One, Inc.)	
d/b/a BSI Financial Services, Inc.)	
)	
Mortgage Electronic Registration Systems,)	
Inc.)	
)	
Nectar Projects, Inc., Trustee)	
)	
and)	
)	
Aurora Bank, FSB)	
f/k/a Lehman Brothers Bank, FSB)	
_____)	

DEFAULT JUDGMENT AVOIDING LIEN ON DEBTORS' RESIDENCE

Having considered Plaintiffs' Motion for Entry of Judgment by Default as to Defendants Servis One, Inc., d/b/a BSI Financial Services, Inc., Mortgage Electronic Registration Systems, Inc., Nectar Projects, Inc., Trustee, and Aurora Bank, FSB, f/k/a Lehman Brothers Bank, FSB, and it appearing that the Defendants' default has been entered by the Clerk and that proper service of the Summons and Complaint has been made, it is, pursuant to 11 U.S.C. § 506 and for the reasons set forth in *Suntrust Bank v. Millard*, No. No. 09-2266 (mem.) (4th Cir. Dec. 15, 2010); *Dean v. LaPlaya Inv., Inc.* (*In*

re Dean), 319 B.R. 474 (Bankr. E.D. Va. 2004); *Pond v. Farm Specialist Realty (In re Pond)*, 252 F.3d 122, 126, 127 (2nd Cir. 2001); *In re McDonald*, 205 F.3d 606 (3rd Cir. 2000), by the United States Bankruptcy Court for the Western District of Virginia,

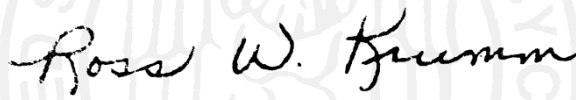
ORDERED, ADJUDGED AND DECREED that the claim of Defendants Servis One, Inc., d/b/a BSI Financial Services, Inc., Mortgage Electronic Registration Systems, Inc., Nectar Projects, Inc., Trustee, and Aurora Bank, FSB, f/k/a Lehman Brothers Bank, FSB be and is hereby deemed wholly unsecured; and it is further

ORDERED, ADJUDGED AND DECREED, that at such time as the Plan is completed in this case, the lien held in favor of Defendants Servis One, Inc., d/b/a BSI Financial Services, Inc., Mortgage Electronic Registration Systems, Inc., Nectar Projects, Inc., Trustee, and Aurora Bank, FSB, f/k/a Lehman Brothers Bank, FSB, on debtors' real property described as: 134 Elf Way, Clear Brook VA 22624, having a legal description of:

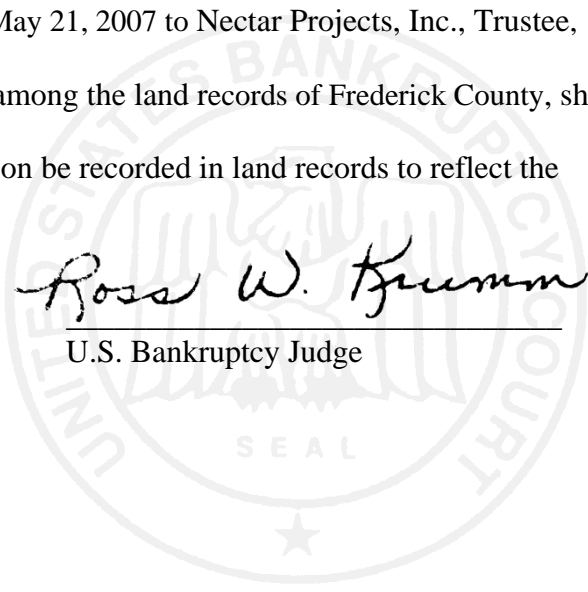
All of that certain lot or parcel of land, together with all rights, rights of way, privileges, the improvements thereon and the appurtenances thereunto belonging, lying and being situate in Stonewall Magisterial District, Frederick County, Virginia, containing 5.000 acres, more or less, designated as Lot 4, SYLVAN RUN ESTATES, as shown on that certain Deed of Subdivision, Dedication and Declaration of Restrictive Covenants recorded in the Office of the Clerk of the Circuit Court of Frederick County, Virginia, as Instrument No. 020016712.

established by Deed of Trust recorded May 21, 2007 to Nectar Projects, Inc., Trustee, recorded as Instrument No. 070008293 among the land records of Frederick County, shall be void, and this Judgment may thereupon be recorded in land records to reflect the foregoing.

Dated: January 4, 2012



U.S. Bankruptcy Judge



I ASK FOR THIS:

/s/Daniel M. Press

Daniel M. Press, VSB 37123

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